

Imaged Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
2/14/23 11:50 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

DOUGLAS A. PHILLIPS  
BARBARA J. PHILLIPS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-23784

Chapter 13

Document No.: 121

ORDER OF COURT

AND NOW, this 14th day of February, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

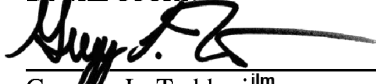
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:



Gregory L. Taddonio<sup>lm</sup>

Chief United States Bankruptcy Judge

In re:  
Douglas A. Phillips  
Barbara J. Phillips  
Debtors

Case No. 17-23784-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 14, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

Recip ID	Recipient Name and Address
db	+ Douglas A. Phillips, 659 E. Beau Street, Washington, PA 15301-6653
jdb	+ Barbara J. Phillips, 210 Maryland Avenue, Greensburg, PA 15601-3957
cr	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
cr	+ U.S. Bank National Association, not in its individ, P.O. Box 619096, Dallas, TX 75261-9096
14696371	+ Chase Card Member Services, PO Box 1423, El Paso, TX 79948-1423
14696374	+ Citi Card Member Services, PO Box 183113, Columbus, OH 43218-3113
14696375	Citi Diamond Card Member Services, PO Box 9001037, Louisville, KY 40290-1037
14696376	+ Citi Simplicity Card Member Services, PO BOX 9001037, Louisville, KY 40290-1037
14696383	Dollar Bank, 340 Fourth Avenue, Jefferson, MA 01522-2000
14709090	+ Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
14696382	+ Dollar Bank, Po Box 555, Pittsburgh, PA 15230-0555
14696384	+ Dollar Bank Card Services, PO Box 765, Pittsburgh, PA 15230-0765
15209764	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771661	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771660	+ Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
14696385	+ Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696387	Emergency Care Pharmacy, PO Box 37716, Philadelphia, PA 19101-5016
14696406	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
14696407	+ Wells Fargo Financial Bank, PO Box 14453, Des Moines, IA 50306-3453

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 14 2023 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14696391	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14696390	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
14699356	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14696369	Email/PDF: gecsed@recoverycorp.com	Feb 15 2023 00:05:55	Amazon/Synco, PO Box 960013, Orlando, FL 32896-0013
14696370	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 14 2023 23:59:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14736666	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 14 2023 23:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14696378	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903

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14696377	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank, P. O. Box 42113, Providence, RI 20940-2113
14701316	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728921	Email/PDF: bncnotices@becket-lee.com	Feb 15 2023 00:06:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696373	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2023 00:06:12	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14756295	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 15 2023 00:00:00	Comenity Bank/Overstock, PO Box 183003, Columbus, OH 43218-3003
14696379	Email/PDF: gecsed@recoverycorp.com	Feb 15 2023 00:06:09	Dick's Sporting Goods, c/o Synchrony Bank/ROS, PO Box 530916, Atlanta, GA 30353-0916
14757416	Email/Text: G06041@att.com	Feb 15 2023 00:00:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14700971	Email/Text: mrdiscen@discover.com	Feb 14 2023 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14696380	Email/Text: mrdiscen@discover.com	Feb 14 2023 23:59:00	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696388	Email/Text: collecadminbankruptcy@fnni.com	Feb 14 2023 23:59:00	First Bankcard, c/o First National Bank of Omaha, PO Box 2340, Omaha, NE 68103
14704736	Email/Text: collecadminbankruptcy@fnni.com	Feb 14 2023 23:59:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14696389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2023 00:06:12	Home Depot Credit Service/CBNA, PO Box 790328, Saint Louis, MO 63179-0328
14696392	Email/PDF: gecsed@recoverycorp.com	Feb 15 2023 00:06:10	JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14696372	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 15 2023 00:05:53	Chase Slate Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
14696393	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 15 2023 00:05:53	JP Morgan Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420
14746712	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 15 2023 00:05:53	JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14696394	Email/Text: PBNCNotifications@peritussservices.com	Feb 14 2023 23:59:00	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14754981	Email/PDF: resurgentbknotifications@resurgent.com	Feb 15 2023 00:05:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696396	Email/PDF: gecsed@recoverycorp.com	Feb 15 2023 00:05:38	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15180568	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 14 2023 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14758537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 15 2023 00:05:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697110	+ Email/PDF: rmsced@recoverycorp.com	Feb 15 2023 00:05:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696398	Email/PDF: gecsed@recoverycorp.com	Feb 15 2023 00:06:09	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14759449	Email/Text: bnc-quantum@quantum3group.com	Feb 15 2023 00:00:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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14696399	Email/PDF: gecsedl@recoverycorp.com	Feb 15 2023 00:06:09	Sam's Club MC / SYNCB, PO Box 960013, Orlando, FL 32896-0013
14696400	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2023 00:06:12	Sears/CBNA, PO BOx 9001055, Louisville, KY 40290-1055
14757445	+ Email/Text: bncmail@w-legal.com	Feb 15 2023 00:00:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14696401	Email/Text: bncmail@w-legal.com	Feb 14 2023 23:59:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14696402	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2023 00:05:40	The Home Depot Credit Services, c/o CBNA/THD, PO Box 790328, Saint Louis, MO 63179-0328
14696403	+ Email/PDF: gecsedl@recoverycorp.com	Feb 15 2023 00:06:09	Toys R US/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14696404	Email/PDF: gecsedl@recoverycorp.com	Feb 15 2023 00:06:09	Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927
14731171	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 15 2023 00:05:39	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14761152	Email/PDF: bncnotices@becket-lee.com	Feb 15 2023 00:06:12	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696381	*	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696386	*+	Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696395	*	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14696397	*	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14696405	*	Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Beth L. Slaby

on behalf of Creditor Dollar Bank FSB bslab@grenenbirsic.com, mcupec@grenenbirsic.com

Brian Nicholas

on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com

Christopher M. Frye

on behalf of Joint Debtor Barbara J. Phillips chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag  
er@steidl-steinberg.com;jseech@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Douglas A. Phillips chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag  
er@steidl-steinberg.com;jseech@steidl-steinberg.com

David W. Raphael

on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com

Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittlecf@gmail.com

Kristen D. Little

on behalf of Creditor JPMorgan Chase Bank National Association kdlittlecf@gmail.com

Lily Christina Calkins

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com

Lorraine Gazzara Doyle

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRU  
ldoyle@logs.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Michael John Clark

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@squirelaw.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 13